

In re:
Oneida Liciaga
Debtor

Case No. 24-13282-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Dec 27, 2024

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2024:

Recip ID	Recipient Name and Address
db	+ Oneida Liciaga, 720 5th Ave, Bethlehem, PA 18018-3612
14927074	07 N E A JOHN CASABLANCA, 1550 Wall St, Saint Charles, MO 63303-3545
14927075	+ ANA LICIAGA, 10 N FILBERT ST, Allentown, PA 18109-2110
14927084	+ CESAR LICIAGA GONZALES, 10 N FILBERT ST, Allentown, PA 18109-2110
14927085	CHKG/AMAZONPRIME, PO Box 4500, Allen, TX 75013-1311
14927087	CHKG/HULU, PO Box 4500, Allen, TX 75013-1311
14927092	+ CITY OF BETHLEHEM, 10 EAST CHURCH ST, Bethlehem, PA 18018-6004
14927081	Capital One Auto Finance, Credit, Bureau DISPUTE, Plano, TX 75025
14927083	Celtic Bank, Greenville, SC 29602
14927086	Chkg/Electric, PO Box 4500, Allen, TX 75013-1311
14927097	Destiny First Electronic Bank, Greenville, SC 29602
14927098	Dish Network L.L.C., 4222 Trinity Mills Rd, Ste 260, Dallas, TX 75287-7666
14927107	Lehigh Valley Hospital And Health Networ, Box 8500 # 8076, Philadelphia, PA 19178-8500
14927108	Lvny Funding LLC, Greenville, SC 29602
14927114	+ PP&L, BOX 419054, Saint Louis, MO 63141-9054
14927117	+ St Lukes Hospital University Health, 801 Ostrum St, Bethlehem, PA 18015-1065
14927120	+ UGI, BOX 15503, Wilmington, DE 19850-5503
14927123	WEBBANK, Greenville, SC 29602

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Dec 27 2024 23:43:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 27 2024 23:44:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14927076	EDI: JEFFERSONCAP.COM	Dec 28 2024 04:36:00	Aspire Credit Card, 200 14th Ave E, Sartell, MN 56377-4500
14927077	Email/Text: rm-bknotices@bridgecrest.com	Dec 27 2024 23:44:00	Bridgecrest Acceptance Corp, PO Box 29018, Phoenix, AZ 85038-9018
14927078	Email/Text: rm-bknotices@bridgecrest.com	Dec 27 2024 23:44:00	Bridgecrest Acceptance Corp, PO Box 53087, Phoenix, AZ 85072-3087
14927088	^ MEBN	Dec 27 2024 23:37:54	CHKG/METROBYTMOBILE, PO Box 4500, Allen, TX 75013-1311
14927089	^ MEBN	Dec 27 2024 23:37:55	CHKG/NETFLIX, PO Box 4500, Allen, TX 75013-1311
14927080	EDI: CAPITALONE.COM	Dec 28 2024 04:35:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14927079	EDI: CAPITALONE.COM	Dec 28 2024 04:35:00	Capital One, PO Box 31293, Salt Lake City, UT

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			84131-0293
14927082	EDI: CAPONEAUTO.COM	Dec 28 2024 04:36:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
14927091	EDI: CITICORP	Dec 28 2024 04:35:00	Citibank/the Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
14927090	EDI: CITICORP	Dec 28 2024 04:35:00	Citibank/the Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
14927093	Email/Text: bankruptcy@credencerm.com	Dec 27 2024 23:44:00	Credence Resource Mana, 4222 Trinity Mills Rd, Ste 260, Dallas, TX 75287-7666
14927094	Email/Text: bankruptcy@credencerm.com	Dec 27 2024 23:44:00	Credence Resource Management, LLC, Attn: Bankruptcy, PO Box 2300, Southgate, MI 48195-4300
14927095	Email/PDF: creditonebknotifications@resurgent.com	Dec 27 2024 23:42:47	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
14927096	Email/PDF: creditonebknotifications@resurgent.com	Dec 27 2024 23:53:50	Credit One Bank, Attn: Bankruptcy Department, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14927099	Email/Text: BKCourtNotices@yourmortgageonline.com	Dec 27 2024 23:43:00	Dovenmuehle/annie Mac, 1 Corporate Dr, Lake Zurich, IL 60047-8944
14927100	Email/Text: EBN@edfinancial.com	Dec 27 2024 23:43:00	Edfinancial Services L, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359
14927101	Email/Text: BNSFN@capitalsvcs.com	Dec 27 2024 23:43:00	First National Bank/Legacy, 500 E 60th St N, Sioux Falls, SD 57104-0478
14927102	Email/Text: BNSFN@capitalsvcs.com	Dec 27 2024 23:43:00	First National Bank/Legacy, Attn: Bankruptcy, PO Box 5097, Sioux Falls, SD 57117-5097
14927103	EDI: JEFFERSONCAP.COM	Dec 28 2024 04:36:00	Jefferson Capital Syst, 200 14th Ave E, Sartell, MN 56377-4500
14927104	EDI: JEFFERSONCAP.COM	Dec 28 2024 04:36:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
14927106	Email/Text: PBNCNotifications@peritussservices.com	Dec 27 2024 23:43:00	Kohl's, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14927105	Email/Text: PBNCNotifications@peritussservices.com	Dec 27 2024 23:43:00	Kohl's, PO Box 3115, Milwaukee, WI 53201-3115
14927109	Email/PDF: resurgentbknotifications@resurgent.com	Dec 27 2024 23:53:50	Lynv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
14927110	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 27 2024 23:44:00	Midland Credit Managem, 320 E Big Beaver Rd, Troy, MI 48083-1271
14927111	Email/Text: bankruptcydpt@mcmcg.com	Dec 27 2024 23:44:00	Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
14927112	Email/Text: blegal@phfa.org	Dec 27 2024 23:44:00	PHFA, 2101 N Front St, Harrisburg, PA 17110-1086
14927113	^ MEBN	Dec 27 2024 23:37:51	PP&L, 827 HAUSMAN ROAD, Allentown, PA 18104-9392
14927116	Email/Text: enotifications@santanderconsumerusa.com	Dec 27 2024 23:44:00	Santander Consumer USA, Inc, Attn: Bankruptcy, PO Box 961245, Fort Worth, TX 76161-0244
14927115	Email/Text: enotifications@santanderconsumerusa.com	Dec 27 2024 23:44:00	Santander Consumer USA, Inc, PO Box 961211, Fort Worth, TX 76161-0211
14927118	^ MEBN	Dec 27 2024 23:37:47	Telecom Selfreported, PO Box 4500, Allen, TX 75013-1311
14927119	^ MEBN	Dec 27 2024 23:37:57	The Bank of Missouri, 320 E Big Beaver Rd, Troy, MI 48083-1238

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14927121	Email/Text: info@uccstl.com	Dec 27 2024 23:44:00	United Cr Co, 1550 Wall St, Saint Charles, MO 63303-3545
14927122	Email/Text: info@uccstl.com	Dec 27 2024 23:44:00	United Credit Co, Attn: Bankruptcy, 1550 Wall St, Saint Charles, MO 63303-3545
14927125	EDI: AGFINANCE.COM	Dec 28 2024 04:35:00	WebBank/OneMain, Attn: Bankruptcy, 215 S State St, Ste 1000, Salt Lake City, UT 84111-2336
14927124	EDI: AGFINANCE.COM	Dec 28 2024 04:35:00	WebBank/OneMain, PO Box 3316, Evansville, IN 47732-3316

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor American Neighborhood Mortgage Acceptance Company LLC bkgroup@kmlawgroup.com
LYNN E. FELDMAN	on behalf of Debtor Oneida Liciaga feldmanfiling@rcn.com feldman.lynnb123770@notify.bestcase.com
MARIO J. HANYON	on behalf of Creditor American Neighborhood Mortgage Acceptance Company LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
ROBERT W. SEITZER	rseitzer@karalislaw.com PA93@ecfbis.com;jhysley@karalislaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com mortoncraigecef@gmail.com;alapinski@egalawfirm.com

TOTAL: 6

Information to identify the case:

Debtor 1

Oneida Liciaga

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2520

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: 24-13282-pmm

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Oneida Liciaga

12/26/24

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.